

820 Payment Order/Remittance Advice

Functional Group ID=**RA**

Introduction:

This standard provides the format and establishes the data contents of a payment order/remittance advice transaction set. The payment order/remittance advice transaction set can be used for three different purposes: (1) to order a financial institution to make payment to payee(s) on behalf of the sending party, (2) to report the completion of a payment to payee(s) by a financial institution, and (3) to give advice to the payee by the payor on the application of a payment made with the payment order or by some other means. This standard is not designed for exception reporting from the financial institution to either party.

Heading:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BPS	Beginning Segment for Payment Order/Remittance Advice	M	1		
	030	NTE	Note/Special Instruction	F	100		
Not Used	040	CUR	Currency	O	1		
Must Use	050	REF	Reference Numbers	M	5		
Must Use	060	DTM	Date/Time/Period	M	10		
LOOP ID - N1						200	
	070	N1	Name	O	1		
Not Used	080	N2	Additional Name Information	O	2		
	090	N3	Address Information	O	2		
Not Used	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Numbers	O	12		
Not Used	120	PER	Administrative Communications Contact	O	3		

Detail:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	LS	Loop Header	M	1		
LOOP ID - N1						10000	
Must Use	020	N1	Name	M	1		
LOOP ID - RMT						>1	
	030	RMT	Remittance Advice	O	1		
Not Used	040	CUR	Currency	O	1		
	050	REF	Reference Numbers	O	15		
	055	NTE	Note/Special Instruction	O	1		
	060	DTM	Date/Time/Period	O	10		
Must Use	070	LE	Loop Trailer	M	1		

Summary:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	SE	Transaction Set Trailer	M	1		

Segment: **ST** Transaction Set Header
Position: 010
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the start of a transaction set and to assign a control number
Syntax Notes:
Semantic Notes:
Comments: 1 The transaction set identifier (ST01) is intended for use by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the invoice transaction set).

Data Element Summary

	Ref.	Data	Attributes
	<u>Des.</u>	<u>Element</u> <u>Name</u>	
Must Use	ST01	143 Transaction Set Identifier Code	M ID 3/3
		Code uniquely identifying a Transaction Set	
		Refer to 003010 Data Element Dictionary for acceptable code values.	
Must Use	ST02	329 Transaction Set Control Number	M AN 4/9
		Identifying control number assigned by the originator for a transaction set.	

Segment: **BPS** Beginning Segment for Payment Order/Remittance Advice

Position: 020

Loop:

Level: Heading

Usage: Mandatory

Max Use: 1

Purpose: To (1) indicate the beginning of a payment order/remittance advice transaction set and total payment and (2) to enable related transfer of funds and/or information from payor to payee to occur while utilizing an automated clearing house (ACH) or other banking network.

Syntax Notes:

Semantic Notes:

- Comments:**
- 1** BPS02 is the total currency amount of all items being paid in this transaction.
 - 2** When using this transaction set to initiate a payment, BPS04, BPS05, BPS07, BPS09, BPS10, BPS11, and BPS12 may be required, depending upon the conventions issued by the specific banking channel being used. BPS04 and BPS05 relate to the originating depository financial institute (DFI).
 - 3** BPS06 is the account number of the sending company to be debited or credited with payment.
 - 4** BPS09 and BPS10 relate to the receiving DFI.
 - 5** BPS11 is the account number of the receiving company to be debited or credited with the payment.
 - 6** BPS13 is conditional on the ability of the receiving depository financial institution (RDFI) to furnish the actual settlement date, and shall be left blank (omitted) by the originating company.

Data Element Summary

	Ref.	Data	Attributes
	Des.	Element Name	
Must Use	BPS01	591 Payment Method Code	M ID 3/3
		Code used to designate the actual funds transfer method.	
		DXC ACH Demand Corporate Trade Exchange (CTX) Credit	
		DZC ACH Demand Cash Concentration/Disbursement Plus (CCD+) Credit	
Must Use	BPS02	782 Monetary Amount	M R 1/15
		Monetary amount	
		<i>1. Total monetary amount to be credited/debited</i>	
		<i>2. A decimal point is required when amount is in dollars and cents. Total payment amount cannot exceed eleven characters (including the decimal) when converted to NACHA format, e.g. 99999999.99.</i>	
Must Use	BPS03	305 Transaction Handling Code	M ID 1/1
		Code designating the action to be taken by all parties	
		C Payment Accompanies Remittance Advice	

		I	Remittance Information Only	
	BPS04	506	(DFI) ID Number Qualifier	O ID 2/2
			Code identifying the type of identification number of Depository Financial Institution (DFI)	
		01	ABA Transit Routing Number Including Check Digits (9 digits)	
	BPS05	507	(DFI) Identification Number	O AN 3/12
			Depository Financial Institution (DFI) identification number	
			<i>Cities the disbursing office's RTN.</i>	
Not Used	BPS06	508	Account Number	O AN 1/35
			Account number assigned	
	BPS07	509	Originating Company Identifier	O AN 10/10
			A unique number identifying the company initiating the funds transfer instructions. The first character is a one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (Duns), or a user assigned number. The ICD for an EIN is 1, Duns is 3, user assigned number is 9.	
Not Used	BPS08	510	Originating Company Supplemental Code	O AN 9/9
			A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies the company initiating the transfer instructions	
	BPS09	506	(DFI) ID Number Qualifier	O ID 2/2
			Code identifying the type of identification number of Depository Financial Institution (DFI)	
		01	ABA Transit Routing Number Including Check Digits (9 digits)	
	BPS10	507	(DFI) Identification Number	O AN 3/12
			Depository Financial Institution (DFI) identification number	
			<i>Cites the payee's RTN.</i>	
	BPS11	508	Account Number	O AN 1/35
			Account number assigned	
			<i>Cites the payee's account number.</i>	
	BPS12	513	Effective Entry Date	O DT 6/6
			Date the originating company intends for the transaction to be settled.	
			<i>Cites the Payment Date.</i>	
	BPS13	727	Settlement Date	C DT 6/6
			The date the transaction is actually settled. This field is to be used only by the receiving depository financial institution. It must be left blank by the originating company.	

Segment: **NTE** Note/Special Instruction
Position: 030
Loop:
Level: Heading
Usage: Floating
Max Use: 100
Purpose: To transmit information in a free-form format, if necessary, for comment or special instruction

Syntax Notes:
Semantic Notes:

Comments: 1 The NTE segment permits free-form information/data which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
NTE01	363	Note Reference Code	O ID 3/3
		Code identifying the functional area or purpose for which the note applies	
		ZZZ Mutually Defined	
Must Use	NTE02	3 Free Form Message	M AN 1/60
		Free-form text	
		<i>Text will contains literal specifying the account type receiving the payment. The literals are "CHECKING ACCOUNT" or "SAVINGS ACCOUNT".</i>	

Segment: **REF** Reference Numbers
Position: 050
Loop:
Level: Heading
Usage: Mandatory
Max Use: 5
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:

Data Element Summary				
	<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	REF01	128	Reference Number Qualifier Code qualifying the Reference Number. TN Transaction Reference Number	M ID 2/2
	REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. <i>Cites the Trace Number assigned to the EFT transaction corresponding to this remittance advice.</i>	C AN 1/30
Not Used	REF03	352	Description A free-form description to clarify the related data elements and their content	C AN 1/80

Segment: **DTM** Date/Time/Period
Position: 060
Loop:
Level: Heading
Usage: Mandatory
Max Use: 10
Purpose: To specify pertinent dates and times
Syntax Notes: 1 At least one of DTM02 or DTM03 is required.
Semantic Notes:
Comments:

Data Element Summary				
	Ref.	Data		
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	DTM01	374	Date/Time Qualifier	M ID 3/3
			Code specifying type of date or time, or both date and time	
			007 Effective	
	DTM02	373	Date	C DT 6/6
			Date (YYMMDD)	
			<i>Cites payment date as in BPS12.</i>	
Not Used	DTM03	337	Time	C TM 4/4
			Time expressed in 24-hour clock time (HHMMSS) (Time range: 000000 through 235959)	
Not Used	DTM04	623	Time Code	O ID 2/2
			Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow	

Segment: **N1** Name
Position: 070
Loop: N1 Optional
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes: 1 At least one of N102 or N103 is required.
2 If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.

Data Element Summary				
	Ref.	Data	Name	Attributes
	<u>Des.</u>	<u>Element</u>		
Must Use	N101	98	Entity Identifier Code Code identifying an organizational entity or a physical location. PE Payee	M ID 2/2
	N102	93	Name Free-form name	C AN 1/35
Not Used	N103	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67)	C ID 1/2
Not Used	N104	67	Identification Code Code identifying a party.	C ID 2/17

Segment: **N3** Address Information
Position: 090
Loop: N1 Optional
Level: Heading
Usage: Optional
Max Use: 2
Purpose: To specify the location of the named party
Syntax Notes:
Semantic Notes:
Comments:

Data Element Summary				
	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
Must Use	N301	166	Address Information Address information	M AN 1/35
	N302	166	Address Information Address information	O AN 1/35

Segment: **LS** Loop Header
Position: 010
Loop:
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To indicate that the next segment begins a loop
Syntax Notes:
Semantic Notes:
Comments: 1 LS is a control segment. LS is always used in conjunction with a corresponding loop trailer (end) - LE, as illustrated below. The LS and LE indicate the start and end of a loop but are not part of the iteration of the loop. LOOP NESTING
Loop "A" Header (LS "A") Loop "B" Header (LS "B") Loop "C" Header (LS "C") Loop "C" Trailer (LE "C") Loop "D" Header (LS "D") Loop "D" Trailer (LE "D") Loop "B" Trailer (LE "B") Loop "A" Trailer (LE "A") Neither LS nor LE is used if the data within the loop is not used.

Data Element Summary

	Ref.	Data	
	<u>Des.</u>	<u>Element</u>	<u>Name</u>
Must Use	LS01	447	Loop Identifier Code
			Code identifying a loop within the transaction set which is bounded by the related LS and LE segments (corresponding LS and LE segments must have the same value for loop identifier). (Note: The loop ID number given on the transaction set diagram is recommended as the value for this data element in segments LS and LE.)
			<u>Attributes</u>
			M ID 1/4

Segment: **N1** Name
Position: 020
Loop: N1 Mandatory
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes: 1 At least one of N102 or N103 is required.
2 If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
Notes: *This segment is only used to satisfy ANSI requirements.*

Data Element Summary				
	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
Must Use	N101	98	Entity Identifier Code	M ID 2/2
			Code identifying an organizational entity or a physical location.	
			PE Payee	
	N102	93	Name	C AN 1/35
			Free-form name	
Not Used	N103	66	Identification Code Qualifier	C ID 1/2
			Code designating the system/method of code structure used for Identification Code (67)	
Not Used	N104	67	Identification Code	C ID 2/17
			Code identifying a party.	

Segment:	RMT Remittance Advice
Position:	030
Loop:	RMT Optional
Level:	Detail
Usage:	Optional
Max Use:	1
Purpose:	To indicate the detail on items
Syntax Notes:	
Semantic Notes:	
Comments:	<ol style="list-style-type: none"> 1 Parties using this segment should agree on the content of RMT01 and RMT02 prior to initiating transaction communication. 2 RMT03 may also be used to specify the amount paid when different from the amount invoiced. 3 RMT08 is any amount being deducted from or added to a particular invoice or line item for reasons other than payment discount (e.g., damaged goods, short shipment, tax, penalty or late charge payment).
Notes:	<i>Use multiple iterations of 2/RMT/030 loop as needed to indicate individual invoices included within the remittance advice.</i>

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	RMT01	128	Reference Number Qualifier		M ID 2/2
			Code qualifying the Reference Number.		
			IV Seller's Invoice Number		
Must Use	RMT02	127	Reference Number		M AN 1/30
			Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.		
			<i>Cites the Invoice Number for this 2/RMT/030 loop.</i>		
	RMT03	782	Monetary Amount		O R 1/15
			Monetary amount		
			<i>Cites the Payment Amount for the current invoice. This will not be used for subsequent iterations of this segment for the same invoice number for additional adjustments.</i>		
	RMT04	777	Total Invoice Amount		O R 1/15
			Amount of Invoice (including charges, less allowances) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.		
Not Used	RMT05	778	Amount Subject to Terms Discount		O R 1/15
			Amount upon which the terms discount amount is calculated.		
Not Used	RMT06	779	Discounted Amount Due		O R 1/15
			Amount of invoice due if paid by terms discount due date (Total Invoice Amount less Terms Discount Amount).		

RMT07	780	Amount of Discount Taken	O R 1/15
		Amount of discount.	
		<i>If a discount was taken on the current invoice, the amount of the discount will be cited here.</i>	
RMT08	782	Monetary Amount	O R 1/15
		Monetary amount	
		<i>If an adjustment applies to this invoice, the amount of the adjustment will be cited here. If more than one adjustment applies to the current invoice, a second RMT will be used with only RMT01, RMT02, RMT08, and RMT09 data elements.</i>	
RMT09	426	Adjustment Reason Code	O ID 2/2
		Code indicating reason for adjustment to invoice or payment.	
	01	Pricing Error	
		<i>Invoice Claimed/Charges Exceed Amount authorized by Contact</i>	
	02	Allowance/Charge Error	
		<i>Disallowed Charges by Audit, ACO, or PCO</i>	
	03	Extension Error	
		<i>Incorrect Extension or Totals on Invoice</i>	
	08	Substitute Product	
		<i>Trade-In Allowance</i>	
	09	Terms of Sale Error	
		<i>Contract Holdback</i>	
	16	Non-Invoice Related Allowance/Charge	
		<i>Recoupment of Other Contractor Indebtedness</i>	
	20	Balance Due Declined	
		<i>Current Charges Only</i>	
	23	Special Charge Not Authorized	
		<i>Unathorzed Overrun</i>	
	25	Item Not Accepted	
		<i>Material Not Accepted</i>	
	27	Product Transfers Subject to Charge Back	
		<i>Voluntary Refund</i>	
	29	Fee Incorrect	
		<i>Unathozed Overrun</i>	
	43	Missing Discount	
		<i>Trade Discount</i>	
	44	Required Documents Missing	
		<i>Undocumented Claim for Transportation or Other</i>	
	47	Advanced Charge Incorrect	
		<i>Recoupment of Advance Payment</i>	

48	Service Charge
	<i>Government Furnished Material</i>
49	Processing Charge
	<i>Liquidated Damages</i>
50	Late Charge
	<i>Late Payment Interest</i>
51	Interest Penalty Charge
	<i>Interest Receivable Collected</i>
52	Credit for Previous Overpayment
	<i>Interest Receivable Collected</i>
55	Tax Deducted
	<i>Amount Withheld for IRS Levies</i>
E1	Recoupment
	<i>Recoupment of Progress Payments</i>
E3	Withholding
	<i>Temporary Withholding of Funds</i>
E5	Invoice Price Protection
	<i>Price Determination</i>
ZZ	Mutually Defined
	<i>Other Deductions</i>

Not Used RMT10 352 **Description** O AN 1/80

A free-form description to clarify the related data elements and their content

Segment: **REF** Reference Numbers
Position: 050
Loop: RMT Optional
Level: Detail
Usage: Optional
Max Use: 15
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
Must Use	REF01	128	Reference Number Qualifier	M ID 2/2
			Code qualifying the Reference Number.	
			AX	Government Accounting Class Reference Number (ACRN)
			CK	Check Number
			CO	Customer Order Number
				<i>The number of the release, call or delivery order against a basic award instrument. This is always the Supplementary Procurement Instrument Identification Number (SPIIN). this number will be trasnmitted without dashes.</i>
			GC	Government Contract Number
				<i>Procurement Instrument Identification Number (PIIN). This never includes the delivery order, call or release against a basic award instrument. That number is contained with code CO. This number will be transmitted without dashes.</i>
			IL	Internal Order Number
				<i>Procurement Instrument Identification Number (PIIN). This never includes the delivery order, call or release against a basic award instrument. That number is contained with code CO. This number will be transmitted without dashes.</i>
				<i>CO Customer Order Number</i>
				<i>The document number that the disbursing office has assigned to the current invoice.</i>
			VV	Voucher
	REF02	127	Reference Number	C AN 1/30
			Reference number or identification number as defined for a particular	

			Transaction Set, or as specified by the Reference Number Qualifier.	
Not Used	REF03	352	Description	C AN 1/80
			A free-form description to clarify the related data elements and their content	

Segment: **NTE** Note/Special Instruction
Position: 055
Loop: RMT Optional
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To transmit information in a free-form format, if necessary, for comment or special instruction

Syntax Notes:
Semantic Notes:

Comments: 1 The NTE segment permits free-form information/data which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

Notes: *This segment is used to provide additional invoice / remittance information.*

Data Element Summary

Ref.	Data	Name	Attributes
<u>Des.</u>	<u>Element</u>		
NTE01	363	Note Reference Code	O ID 3/3
		Code identifying the functional area or purpose for which the note applies	
		ZZZ Mutually Defined	
Must Use	NTE02	3 Free Form Message	M AN 1/60
		Free-form text	

Segment: **DTM** Date/Time/Period
Position: 060
Loop: RMT Optional
Level: Detail
Usage: Optional
Max Use: 10
Purpose: To specify pertinent dates and times
Syntax Notes: 1 At least one of DTM02 or DTM03 is required.
Semantic Notes:
Comments:

Data Element Summary				
	Ref.	Data		
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	DTM01	374	Date/Time Qualifier	M ID 3/3
			Code specifying type of date or time, or both date and time	
			003 Invoice	
	DTM02	373	Date	C DT 6/6
			Date (YYMMDD)	
			<i>Cites date of current invoice.</i>	
Not Used	DTM03	337	Time	C TM 4/4
			Time expressed in 24-hour clock time (HHMMSS) (Time range: 000000 through 235959)	
Not Used	DTM04	623	Time Code	O ID 2/2
			Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow	

Segment: **LE** Loop Trailer

Position: 070

Loop:

Level: Detail

Usage: Mandatory

Max Use: 1

Purpose: To indicate that the loop immediately preceding this segment is complete

Syntax Notes:

Semantic Notes:

Comments: 1 LE is a control segment. LE is always used in conjunction with a corresponding loop header (start) - LS, as illustrated below. The LS and LE indicate the start and end of a loop but are not part of the iteration of the loop. LOOP NESTING
 Loop "A" Header (LS "A") Loop "B" Header (LS "B") Loop "C" Header (LS "C") Loop "C" Trailer (LE "C") Loop "D" Header (LS "D") Loop "D" Trailer (LE "D") Loop "B" Trailer (LE "B") Loop "A" Trailer (LE "A")
 Neither LS nor LE is used if the data within the loop is not used.

Data Element Summary

	Ref.	Data		
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
Must Use	LE01	447	Loop Identifier Code	<u>Attributes</u> M ID 1/4
Code identifying a loop within the transaction set which is bounded by the related LS and LE segments (corresponding LS and LE segments must have the same value for loop identifier). (Note: The loop ID number given on the transaction set diagram is recommended as the value for this data element in segments LS and LE.)				

Segment: **SE** Transaction Set Trailer
Position: 010
Loop:
Level: Summary
Usage: Mandatory
Max Use: 1
Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).

Syntax Notes:

Semantic Notes:

Comments: 1 SE is the last segment of each transaction set.

Data Element Summary

	Ref.	Data		
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	SE01	96	Number of Included Segments	M N0 1/6
			Total number of segments included in a transaction set including ST and SE segments	
Must Use	SE02	329	Transaction Set Control Number	M AN 4/9
			Identifying control number assigned by the originator for a transaction set.	